

HYBRID WALLET

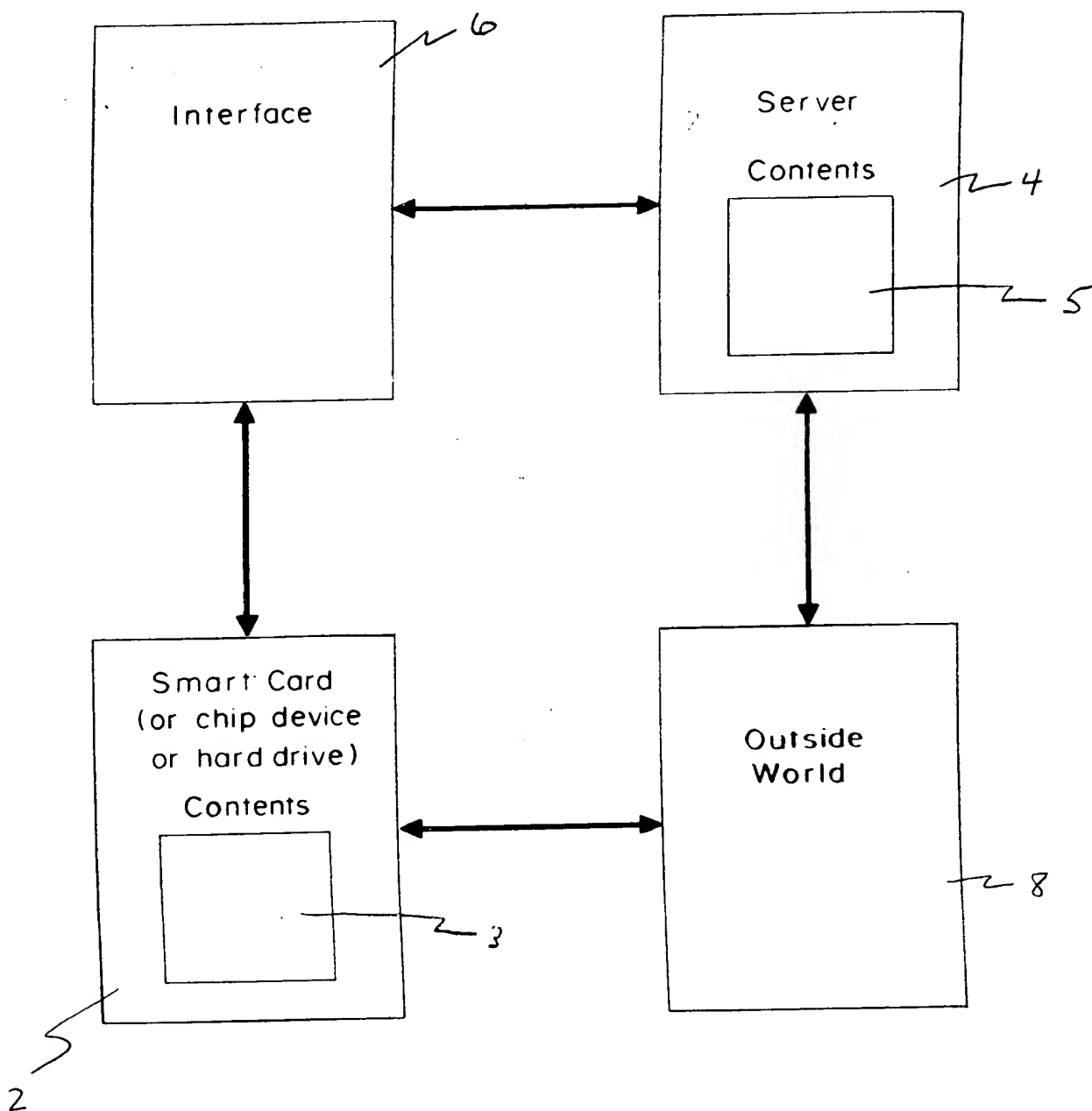


FIG. 1

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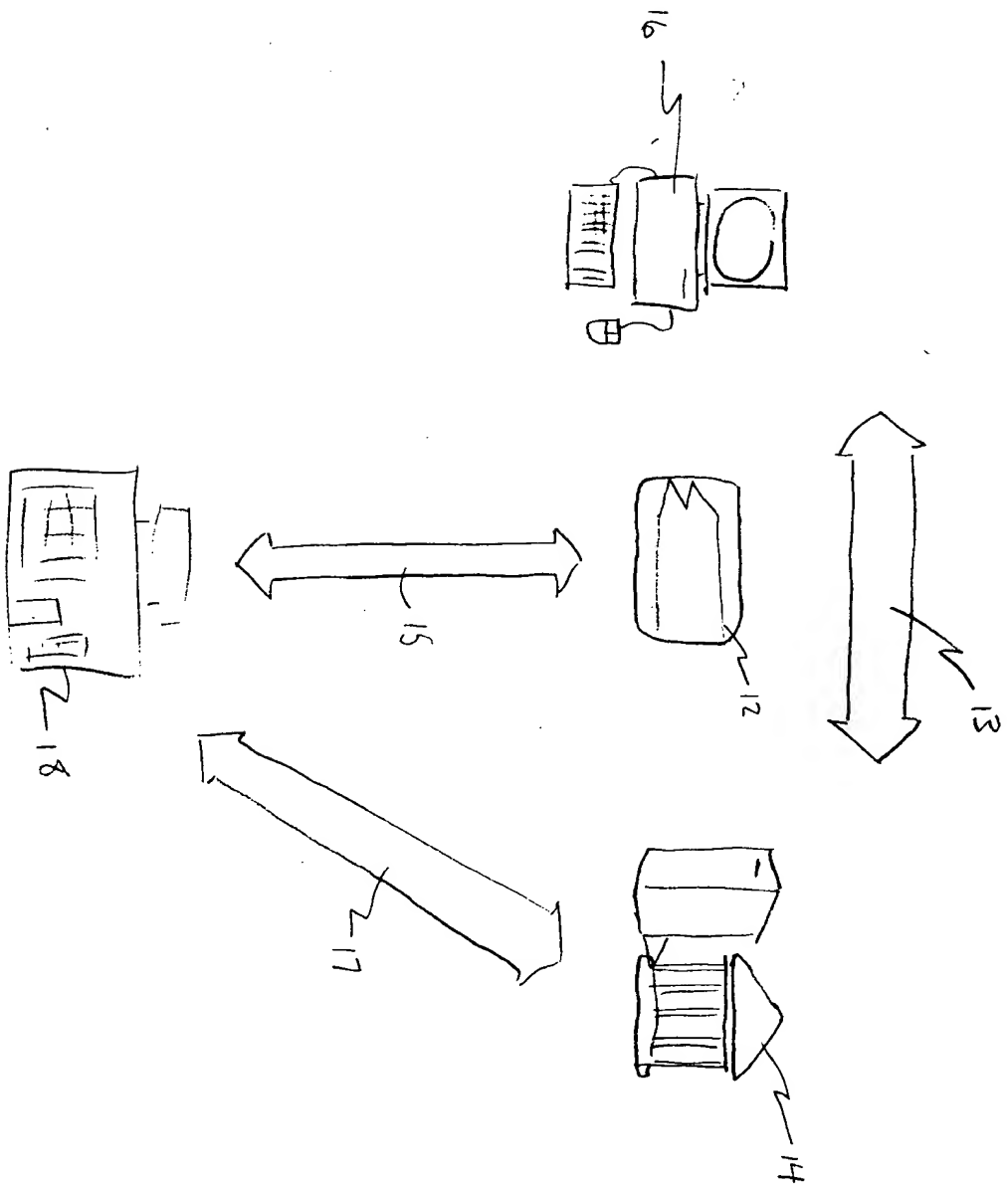


FIGURE 2

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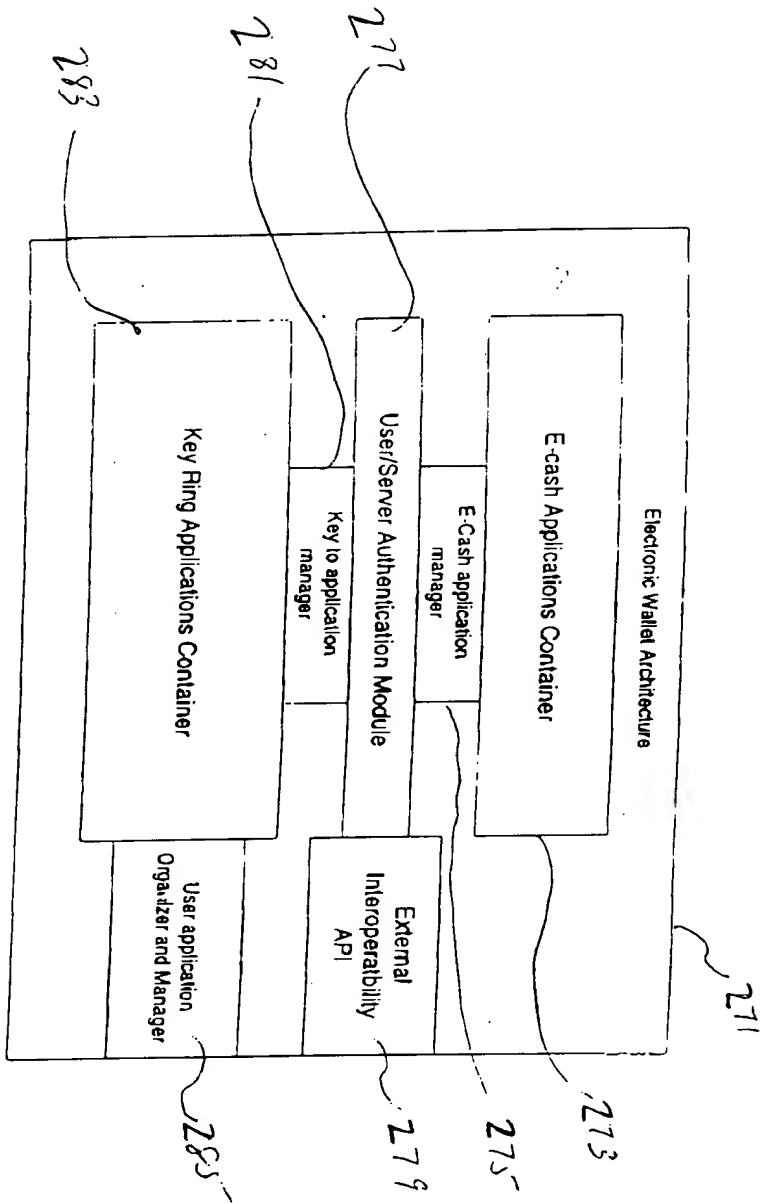


FIG. 3

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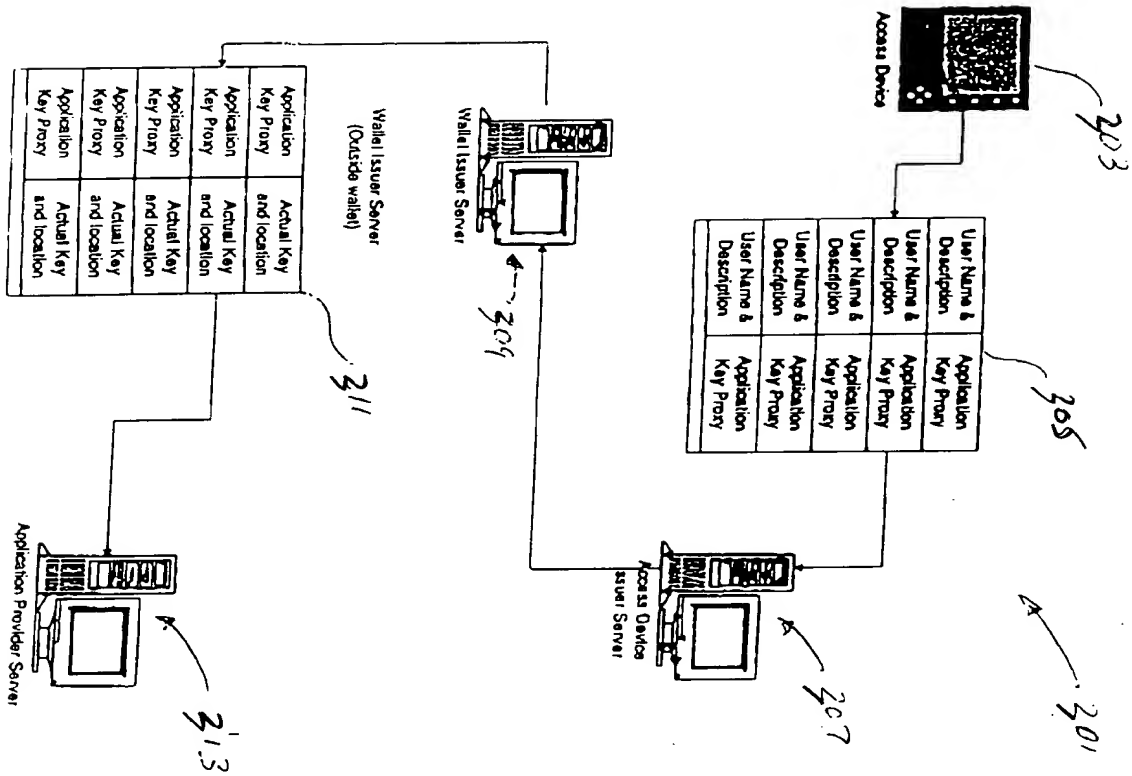
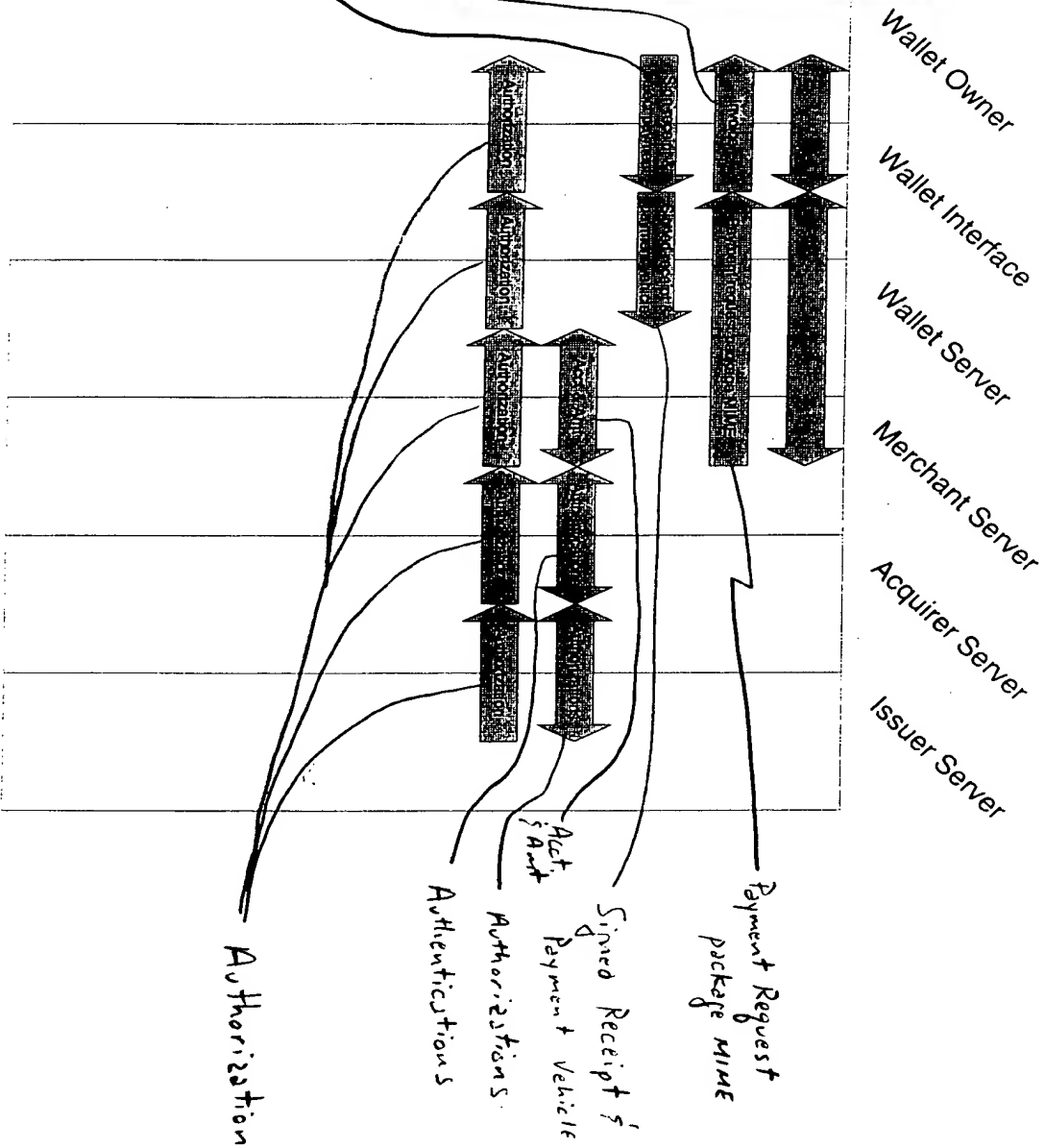


Fig. 4

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Intermediated Transaction

User interacts with merchant in shopping experience
 Final merchant page requests payment
 Wallet opens, user views invoice, selects payment vehicle, signs receipt
 Wallet server intermediates payment transaction (e.g. SET)
 Authorization is passed through to user



Wallet Open for payment

Final merchant page requests payment (e.g. SET initiation MIME, JCM, OTP, etc)

User wallet opens and authenticates user (e.g. biometric)

Wallet mutually authenticates with wallet server

Wallet server presents invoice and accepted payment vehicles

User views invoice and selects payment vehicle

Wallet presents payment authorization for signature

User signs payment authorization (e.g. signature capture)

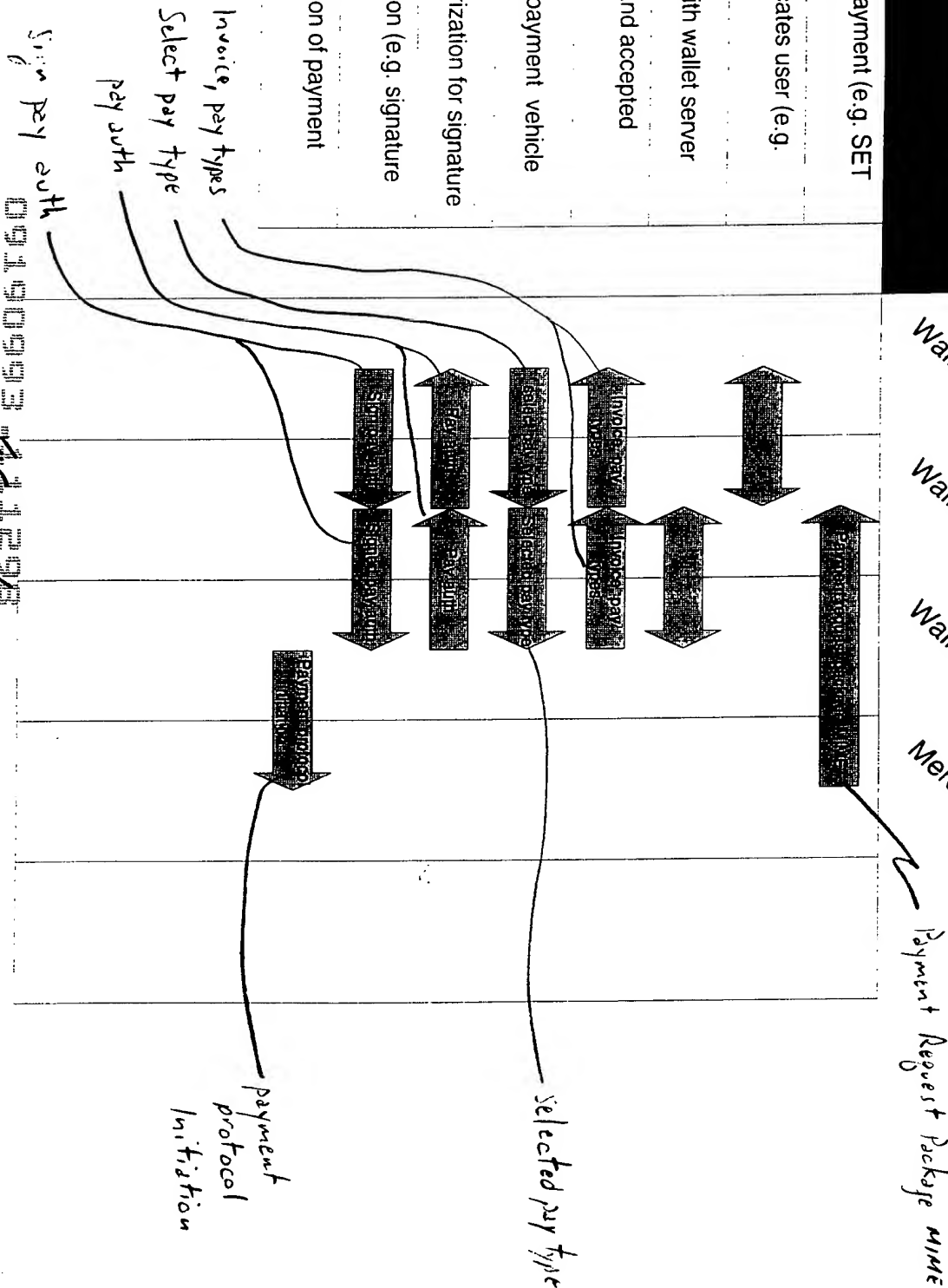
Wallet server starts intermediation of payment transaction....(e.g. SET)

Wallet Owner

Wallet Interface

Wallet Server

Merchant Server

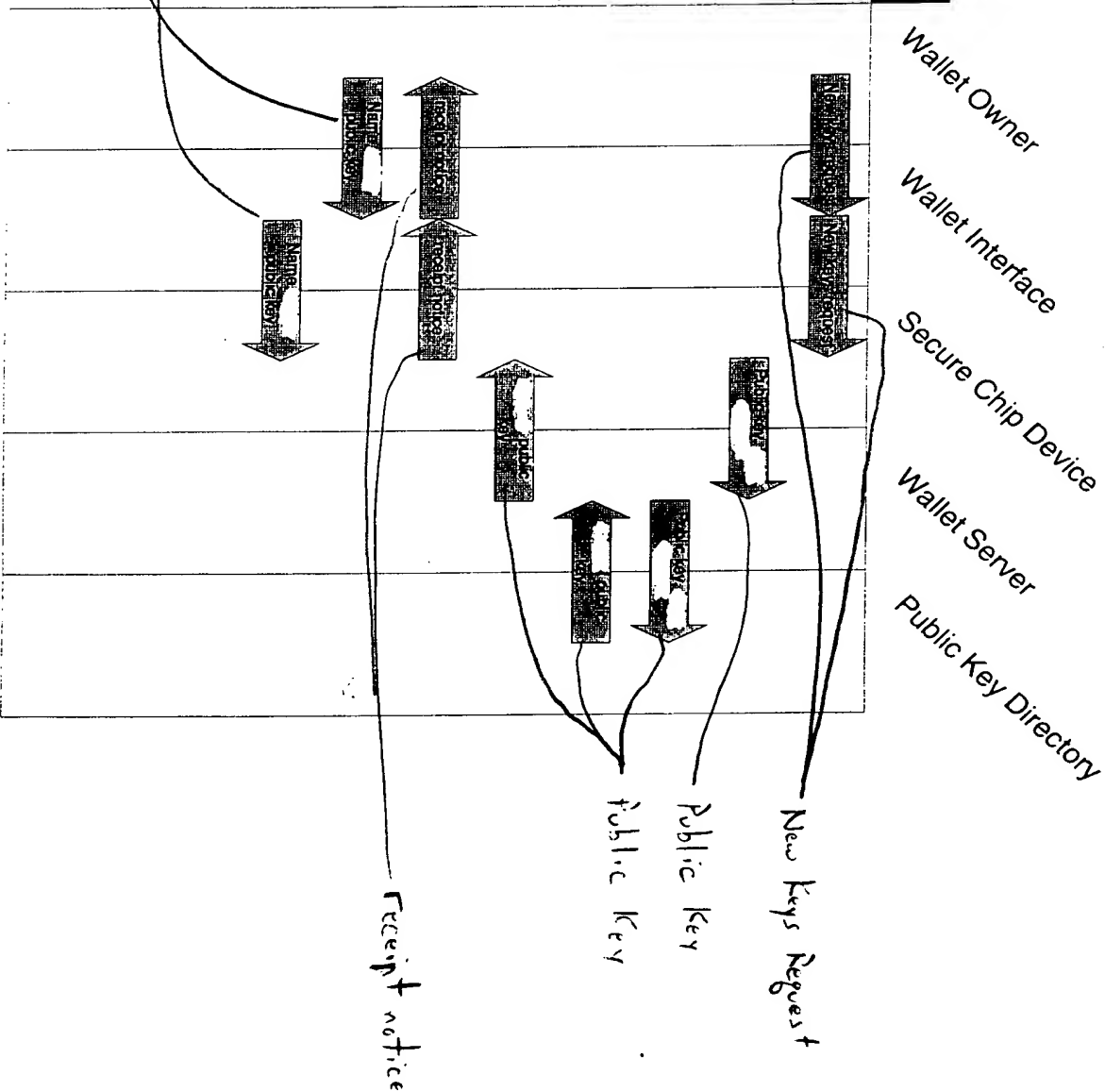


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Publish Public Key

- User asks chip device to generate a new key pair
- Chip device returns a public key
- Wallet server forwards public key
- Public key directory service publishes public key
- Wallet server stores and forwards public key
- Wallet interface acknowledges key publishing and receipt
- User associates a "friendly name" to the key pair
- Chip device stores key pair for subsequent signing operations



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Purchase with Coupons

User interacts with merchant in shopping experience

Final merchant page requests payment

Wallet owner and Wallet server mutually authenticate; wallet opens

Coupon Mgr* requests list of products from invoice object**

Coupon Mgr prepares list of applicable coupons

Owner indicates which coupons to use; Coupon Mgr requests discounts for coupons

Merchant updates invoice and requests payment

Wallet owner selects payment vehicle and signs payment instruction

Merchant obtains authorization from association via conventional means and notifies consumer

Coupon list

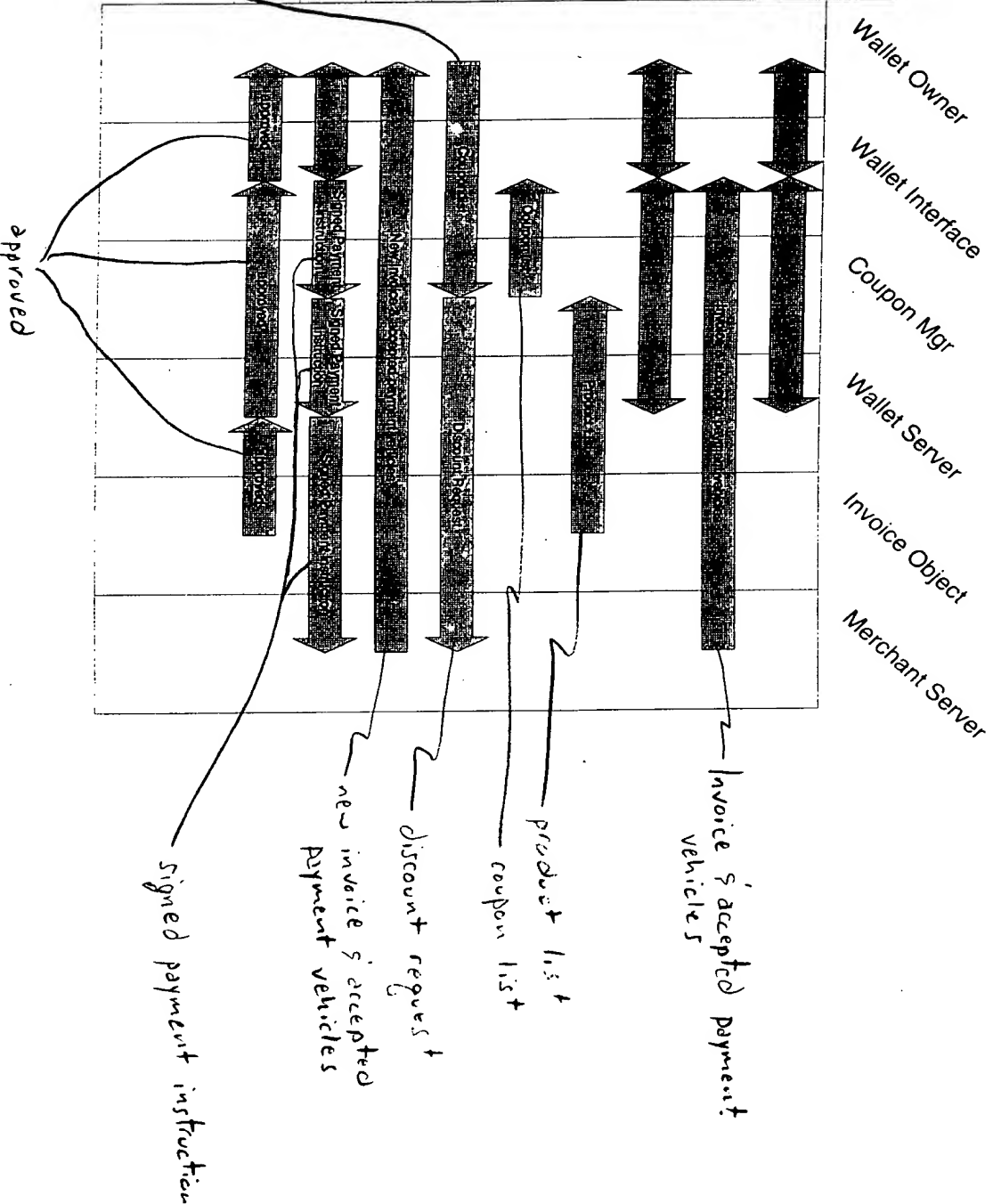
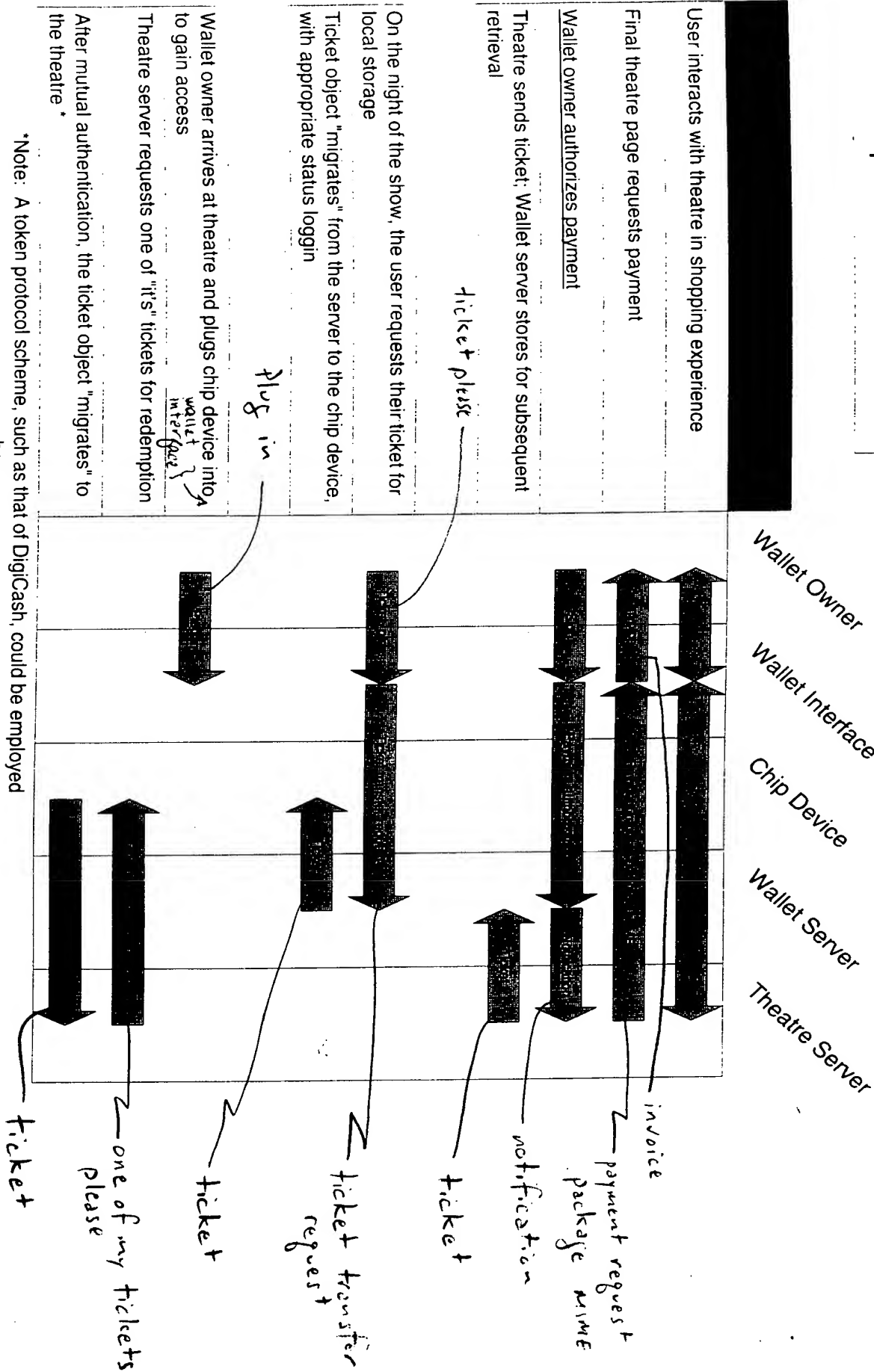


Fig 8

* The coupon mgr is a wallet application.
 ** Invoice object is a merchant server object / application

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Ticket purchase and Use



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Virtual Wallet Contents

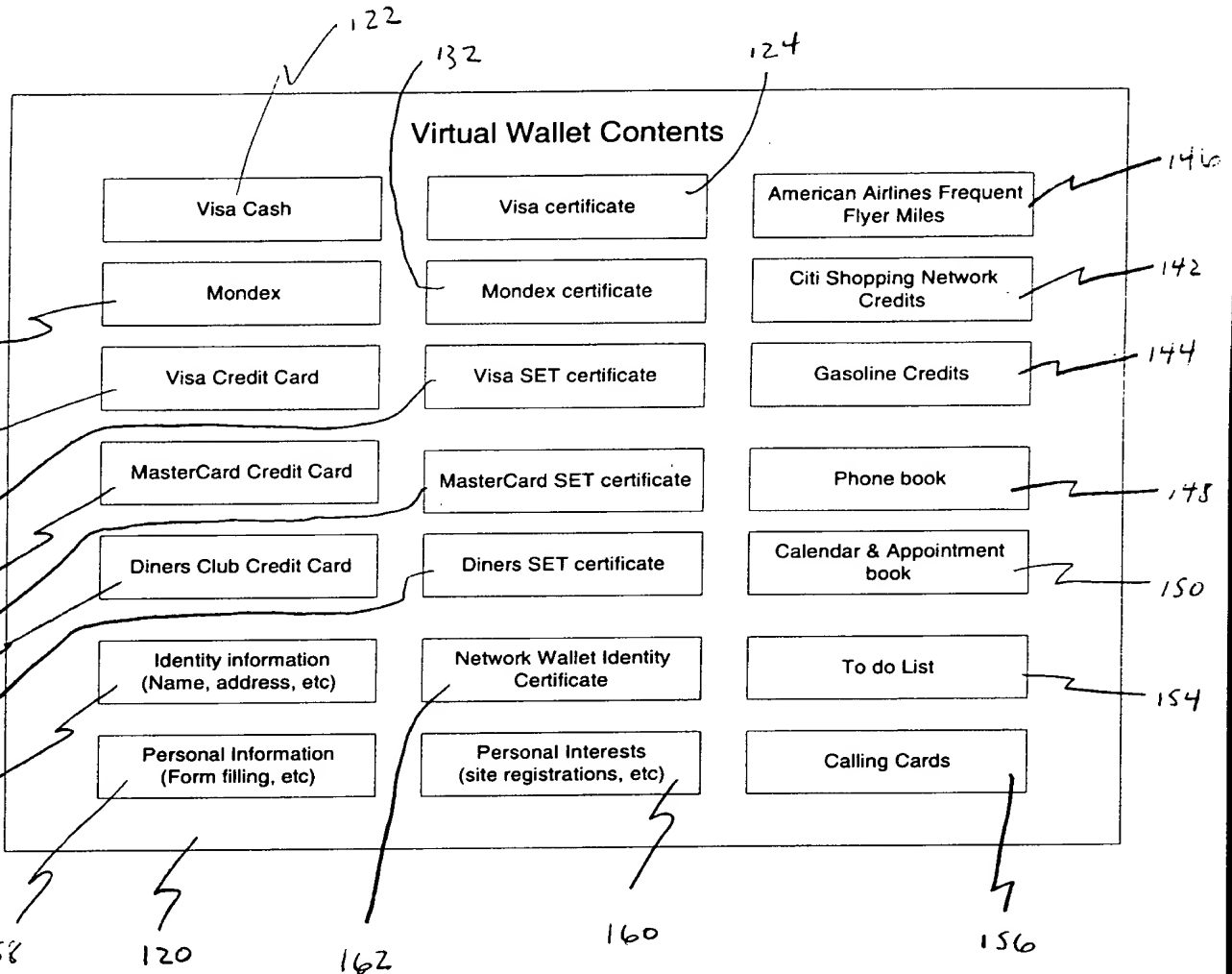


FIGURE 10

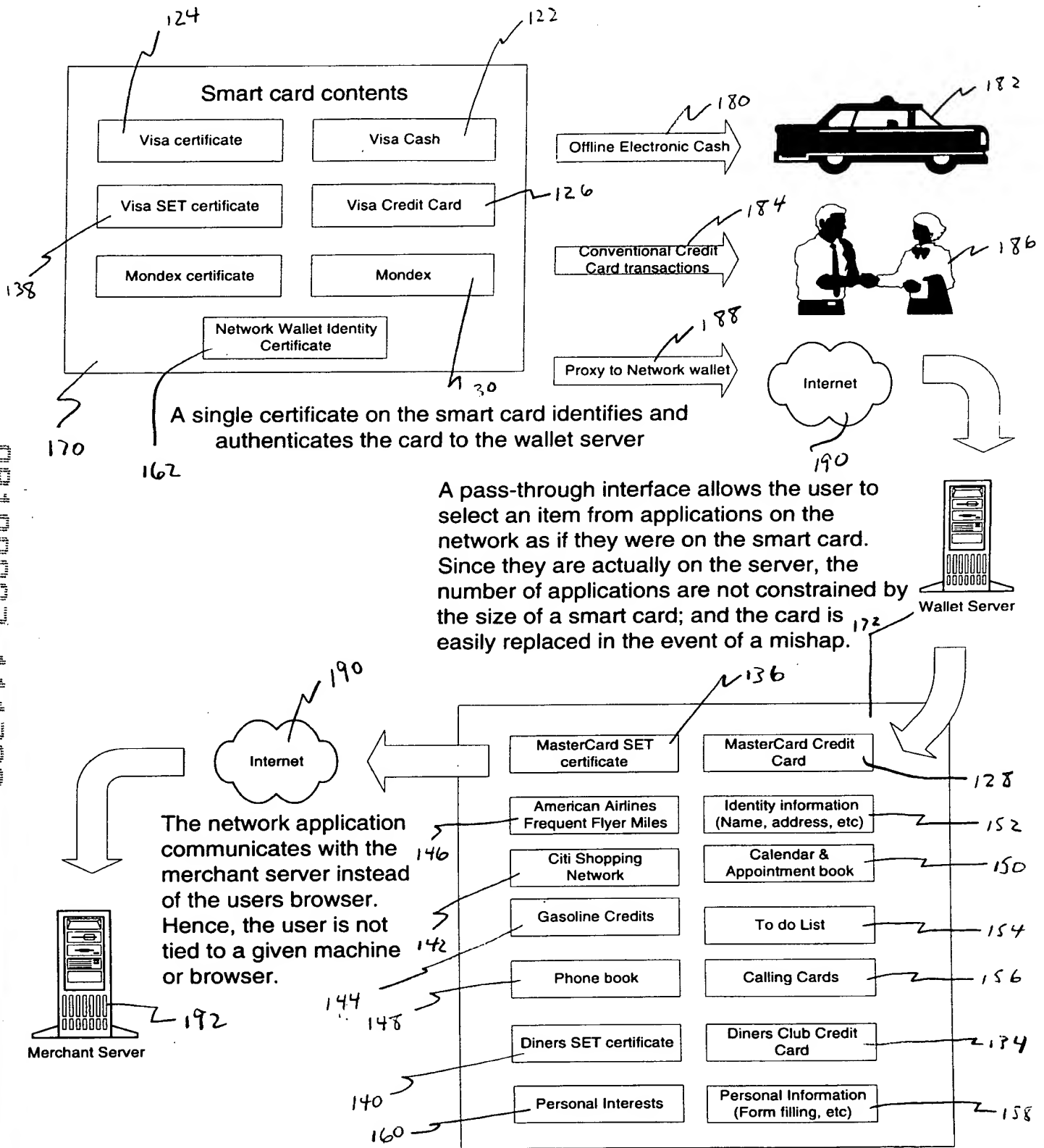


FIGURE 11

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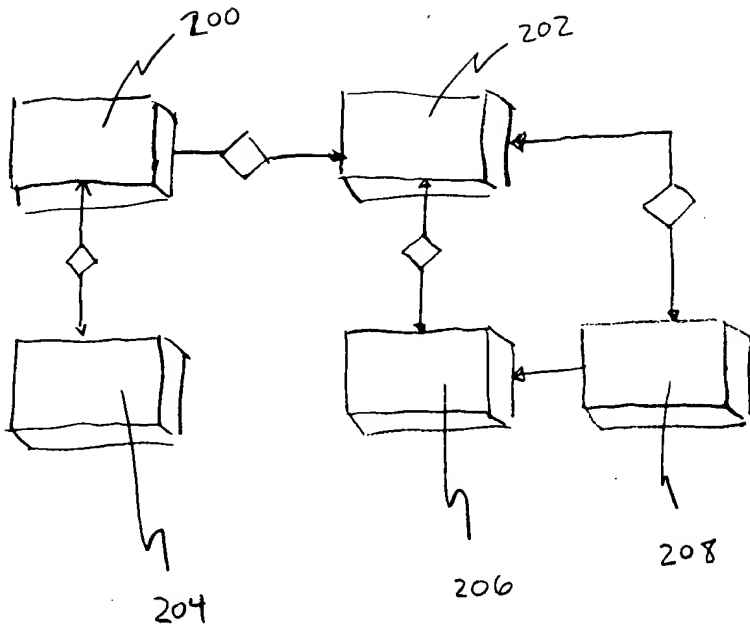


FIGURE 12

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